

Information to identify the case:		
Debtor 1	Emanuel H. Neto	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Catherine V. Padinha-Neto	
First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey		
Case number: 19-11380-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emanuel H. Neto

Catherine V. Padinha-Neto

1/23/25

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Emanuel H. Neto
Catherine V. Padinha-Neto
Debtors

Case No. 19-11380-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 23, 2025

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
517982555	+ AT&T Mobility, Po Box 537104, Dillard, GA 30537-1040
517982558	+ Berkely College, 430 Rahway Ave, Woodbridge, NJ 07095-3305
517982569	+ EZ Pass, Po Box 52003, Newark, NJ 07101-8203
517982572	+ Hsbc Bank Nevada N.A., 7575 Norman Rockwell Lane, Ste 110, Las Vegas, NV 89143-6015
517987720	+ MOHELA, Attn: Ascendum Education Solutions, PO Box 8961, Madison, WI 53708-8961
517982583	+ Walt Disney World Co, 114 5th Ave #13, New York, NY 10011-5690
518147000	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 23 2025 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 23 2025 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jan 24 2025 01:37:00	Ally Capital c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518038549	+ EDI: JEFFERSONCAP.COM	Jan 24 2025 01:37:00	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517982551	+ Email/Text: bankruptcynotice@1fbusa.com	Jan 23 2025 21:02:00	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
517982554	+ EDI: ATTWIREBK.COM	Jan 24 2025 01:37:00	AT&T Mobility, Po Box 6463, Carol Stream, IL 60197-6463
518130174	+ EDI: ATTWIREBK.COM	Jan 24 2025 01:37:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517982552	+ EDI: GMACFS.COM	Jan 24 2025 01:37:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
519260343	+ EDI: AISACG.COM	Jan 24 2025 01:37:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518041450	EDI: GMACFS.COM	Jan 24 2025 01:37:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004

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517982553	^ MEBN	Jan 23 2025 20:50:03	Apotheker Scian PC, 520 Fellowship Road Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496
518134953	Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2025 21:09:51	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517982556	+ EDI: BANKAMER	Jan 24 2025 01:37:00	Bank Of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
517982557	^ MEBN	Jan 23 2025 20:49:10	Bca Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
518021846	EDI: Q3GTBI	Jan 24 2025 01:37:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
517982559	+ EDI: CAPITALONE.COM	Jan 24 2025 01:37:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518007402	+ EDI: AIS.COM	Jan 24 2025 01:37:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982561	+ EDI: CAPITALONE.COM	Jan 24 2025 01:37:00	Capital One Bank USA NA, PO Box 6492, Carol Stream, IL 60197-6492
517982560	+ EDI: CAPITALONE.COM	Jan 24 2025 01:37:00	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
517982562	+ Email/Text: bankruptcy@cavps.com	Jan 23 2025 21:02:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
518064816	+ Email/Text: bankruptcy@cavps.com	Jan 23 2025 21:02:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517982566	+ EDI: CITICORP	Jan 24 2025 01:37:00	Citibank, Centralized Bk/Citicorp Credit Svrs, Po Box 790040, St Louis, MO 63179-0040
517982564	+ EDI: CITICORP	Jan 24 2025 01:37:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517982565	+ EDI: CITICORP	Jan 24 2025 01:37:00	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
518158016	+ EDI: CITICORP	Jan 24 2025 01:37:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517982567	+ EDI: CITICORP	Jan 24 2025 01:37:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517982568	+ EDI: WFNNB.COM	Jan 24 2025 01:37:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517982582	EDI: CITICORP	Jan 24 2025 01:37:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518157701	EDI: Q3G.COM	Jan 24 2025 01:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518568384	+ EDI: IRS.COM	Jan 24 2025 01:37:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517982570	+ Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jan 23 2025 21:00:00	EZ Pass, 375 McCarter Highway, Newark, NJ 07114-9801
517982571	+ EDI: HFC.COM	Jan 24 2025 01:37:00	HSBC, PO Box 2013, Buffalo, NY 14240-2013
517982563	EDI: JPMORGANCHASE	Jan 24 2025 01:37:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517982573	Email/Text: govtaudits@labcorp.com	Jan 23 2025 21:01:00	Lab Corp Of America Holdings, Po Box 2240,

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519968389	Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2025 20:59:29	Burlington, NC 27216
519968390	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2025 21:21:24	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518028221	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2025 21:02:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517982575	Email/Text: EBN@Mohela.com	Jan 23 2025 21:01:00	MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
517995461	Email/Text: EBN@Mohela.com	Jan 23 2025 21:01:00	U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
517982574	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2025 21:02:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517982576	+ Email/Text: cedwards@ncsplus.com	Jan 23 2025 21:01:00	NCSPlus Incorporated, 117 East 24th Street, 5th Floor, New York, NY 10010-2937
518066281	EDI: PRA.COM	Jan 24 2025 01:37:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518158834	EDI: PRA.COM	Jan 24 2025 01:37:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518066277	EDI: PRA.COM	Jan 24 2025 01:37:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518068957	EDI: PRA.COM	Jan 24 2025 01:37:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517982577	+ EDI: PRA.COM	Jan 24 2025 01:37:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518154457	+ Email/Text: bncmail@w-legal.com	Jan 23 2025 21:02:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518585336	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jan 23 2025 21:01:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518149630	^ MEBN	Jan 23 2025 20:50:28	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517982578	+ EDI: SYNC	Jan 24 2025 01:37:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517983666	^ MEBN	Jan 23 2025 20:50:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517982579	+ EDI: SYNC	Jan 24 2025 01:37:00	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517982580	+ EDI: SYNC	Jan 24 2025 01:37:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
517982581	+ EDI: Q3GTBI	Jan 24 2025 01:37:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
518136768	+ EDI: AIS.COM	Jan 24 2025 01:37:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982584	+ EDI: WFFC2	Jan 24 2025 01:37:00	Wells Fargo Home Mortgage, Attn: Bankruptcy,

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517982585	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 23 2025 21:02:00	Po Box 10335, Des Moines, IA 50306-0335
518050164	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 23 2025 21:02:00	Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
			Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518038550	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038552	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038553	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038554	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038555	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038556	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038557	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038558	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038559	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038561	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038562	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038563	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
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518038571	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038572	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038573	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038574	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
520525927	*+	1st Financial Bank USA, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
518066302	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518585337	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jason Brett Schwartz	on behalf of Creditor Westlake Financial Services bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Emanuel H. Neto fitz2law@gmail.com nadiafinancial@gmail.com
Nicholas Fitzgerald	on behalf of Joint Debtor Catherine V. Padinha-Neto fitz2law@gmail.com nadiafinancial@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 10